

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISIONIN RE: **Ralph G Stein**  
**Bonnie J Stein**CASE NO **06-40948**CHAPTER **13****SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:		Dependents of Debtor and Spouse	
<b>Married</b>	Relationship: Daughter	Age: 16	Relationship: Age:
<b>Employment</b>	<b>Debtor</b>	<b>Spouse</b>	
Occupation	Physician	Therapist	
Name of Employer	ESA	Bonnie J Stein M.ED	
How Long Employed	20 years	15 years	
Address of Employer	Mesquite, Texas	12810 Hillcrest Rd	
		Dallas, TX 75230	

**INCOME: (Estimate of average monthly income)**

	<b>DEBTOR</b>	<b>SPOUSE</b>
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$0.00	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. <b>SUBTOTAL</b>	<b>\$0.00</b>	<b>\$0.00</b>
4. <b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	\$0.00
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (specify) _____	\$0.00	\$0.00
h. Other (specify) _____	\$0.00	\$0.00
i. Other (specify) _____	\$0.00	\$0.00
j. Other (specify) _____	\$0.00	\$0.00
k. Other (specify) _____	\$0.00	\$0.00
5. <b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$0.00</b>	<b>\$0.00</b>
6. <b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$0.00</b>	<b>\$0.00</b>
7. Regular income from operation of business or profession or farm (attach detailed stmt)	\$20,000.00	\$2,475.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above.	\$0.00	\$0.00
11. Social Security or government assistance (specify)	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (specify)		
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. <b>SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$20,000.00</b>	<b>\$2,475.00</b>
15. <b>TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)</b>	<b>\$20,000.00</b>	<b>\$2,475.00</b>
16. <b>TOTAL COMBINED MONTHLY INCOME: <b>\$22,475.00</b></b>		
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: <b>Mrs Stein business has been operating at a loss and anticipates to begin showing a profit in January 2007.</b>	(Report also on Summary of Schedules)	

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$4,626.47
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$299.00
b. Water and sewer	\$115.00
c. Telephone	\$157.00
d. Other: cell phone	\$310.00
3. Home maintenance (repairs and upkeep)	\$250.00
4. Food	\$500.00
5. Clothing	\$200.00
6. Laundry and dry cleaning	\$100.00
7. Medical and dental expenses	\$360.00
8. Transportation (not including car payments)	\$300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$1,200.00
b. Life	\$950.00
c. Health	\$720.00
d. Auto	\$1,100.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In Chapter 11, 12, and 13 cases, do not list payments included in the plan)	
a. Auto: Volvo	\$956.57
b. Other: Land Rover	\$777.84
c. Other: Volkswagen	\$405.82
d. Other: College 529 Plan for Daughter	\$400.00
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$5,847.55
17.a. Other: See attached personal expenses	\$850.00
17.b. Other:	
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	<b>\$20,475.25</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Total monthly income from Line 16 of Schedule I	\$22,475.00
b. Total monthly expenses from Line 18 above	\$20,475.25
c. Monthly net income (a. minus b.)	\$1,999.75

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**EXHIBIT TO SCHEDULE J**

**Itemized Personal Expenses**

Expense	Amount
School Lunches	\$100.00
Work lunches as Debtor is on road	\$200.00
Pet Food, Vaccinations	\$60.00
Health Club	\$60.00
Haircuts	\$150.00
Household Cleaning Supplies	\$40.00
Contact Lens	\$60.00
Toll Tags	\$120.00
Exterminator	\$60.00
<b>Total &gt;</b>	<b>\$850.00</b>

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**EXHIBIT TO SCHEDULE J - BUSINESS INCOME AND EXPENSES**

**Physician**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income for 12 Months Prior to Filing: **\$20,000.00**

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income: **\$20,000.00**

**PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor):	<u><b>\$0.00</b></u>
4. Payroll Taxes:	<u><b>\$0.00</b></u>
5. Unemployment Taxes:	<u><b>\$0.00</b></u>
6. Worker's Compensation:	<u><b>\$0.00</b></u>
7. Other Taxes:	<u><b>\$2,400.00</b></u>
8. Inventory Purchases (including raw materials):	<u><b>\$0.00</b></u>
9. Purchase of Feed/Fertilizer/Seed/Spray:	<u><b>\$0.00</b></u>
10. Rent (other than debtor's principal residence):	<u><b>\$0.00</b></u>
11. Utilities:	<u><b>\$0.00</b></u>
12. Office Expenses and Supplies:	<u><b>\$0.00</b></u>
13. Repairs and Maintenance:	<u><b>\$0.00</b></u>
14. Vehicle Expenses:	<u><b>\$0.00</b></u>
15. Travel and Entertainment:	<u><b>\$150.00</b></u>
16. Equipment Rental and Leases:	<u><b>\$0.00</b></u>
17. Legal/Accounting/Other Professional Fees:	<u><b>\$193.75</b></u>
18. Insurance:	<u><b>\$0.00</b></u>
19. Employee Benefits (e.g., pension, medical, etc.):	<u><b>\$0.00</b></u>
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	<u><b>None</b></u>
21. Other (Specify): <b>Malpractice Insurance</b>	<u><b>\$1,335.00</b></u>
<b>Continuing Medical Seminars</b>	<u><b>\$171.00</b></u>
22. Total Monthly Expenses (Add items 3 - 21)	<u><b>\$4,249.75</b></u>

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2): **\$15,750.25**

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**EXHIBIT TO SCHEDULE J - BUSINESS INCOME AND EXPENSES**

*Continuation Sheet No. 1*

**Professional Counselor**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income for 12 Months Prior to Filing:   **\$0.00**

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income:   **\$2,475.00**

**PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor):	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
4. Payroll Taxes:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
5. Unemployment Taxes:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
6. Worker's Compensation:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
7. Other Taxes:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
8. Inventory Purchases (including raw materials):	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
9. Purchase of Feed/Fertilizer/Seed/Spray:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
10. Rent (other than debtor's principal residence):	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$723.38</b>
11. Utilities:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
12. Office Expenses and Supplies:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$90.00</b>
13. Repairs and Maintenance:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
14. Vehicle Expenses:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
15. Travel and Entertainment:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
16. Equipment Rental and Leases:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$410.00</b>
17. Legal/Accounting/Other Professional Fees:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$50.00</b>
18. Insurance:	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
19. Employee Benefits (e.g., pension, medical, etc.):	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$0.00</b>
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	<b>None</b>
21. Other (Specify):	
<b>Ozarka Water</b>	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$42.02</b>
<b>Website</b>	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$128.95</b>
<b>SBC Fax Line</b>	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$62.45</b>
<b>Malpractice Insurance</b>	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$25.00</b>
<b>Telephone</b>	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$66.00</b>
22. Total Monthly Expenses (Add items 3 - 21)	<u style="display: inline-block; width: 150px; vertical-align: middle;"> </u> <b>\$1,597.80</b>

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2):   **\$877.20**